



FOR IMMEDIATE RELEASE

Media Contact: Jessica Williams

618.772.2349

PR@bammarketingagency.com

**First Mid Bank & Trust Highlights Business Fraud Protection Solutions and Strategies
for the New Year**

With rising fraud threats, First Mid's Positive Pay services and dedicated team help businesses stay secure and confident in today's high-risk environment

St. Louis, MO (January 12, 2026) With approximately [79% of organizations reporting attempted or actual payment fraud activity in 2024](#), business fraud schemes are becoming more frequent and increasingly sophisticated. First Mid Bank & Trust (First Mid) is urging business leaders to take proactive steps to protect their assets and safeguard their accounts from unauthorized activity.

"Fraud is a persistent and growing threat for all businesses," said Ryan Adleman, Treasury Management Officer at First Mid. "We're seeing more and more attempts every week, from stolen account information to intercepted mail and sophisticated email hacking. Our goal is to help our customers stop fraud before it happens."

First Mid's Positive Pay solutions offer a proactive layer of protection, allowing companies to review transactions that do not match preauthorized information. Check Positive Pay identifies checks that appear suspicious, while ACH Positive Pay does the same for electronic debits, allowing businesses to quickly review flagged items and decide whether to approve or reject them.

"Positive Pay is like inexpensive insurance for businesses, protecting their livelihood and financial stability," said Adleman. "When combined with First Mid's experienced Treasury Management team, these services provide the confidence and protection businesses need to stay secure. Our hands-on team is in the trenches with our customers, helping them set up users, review transactions, and fully leverage their fraud protection capabilities. It's a partnership that keeps businesses safe and positioned for long-term success."

The solutions work for businesses of all sizes and industries, from small local shops to larger regional manufacturers. Customers can assign multiple users to review transactions, receive instant email alerts, and control the maximum dollar amount and list of vendors that can initiate ACH withdrawals.

"Don't sit back and wait for fraud to happen to you," said Adleman. "Being proactive with the right solutions and best practices is key, and the best time to act is now. These Positive Pay solutions are simple, effective, and can save businesses significant time, money, and stress."

To learn more about First Mid's Positive Pay services, visit www.firstmid.com/treasury-management/business-fraud-protection/ or contact your First Mid Relationship Manager.

About First Mid Bancshares, Inc.: First Mid Bancshares, Inc. is the parent company of First Mid Bank & Trust, N.A., First Mid Insurance Group, and First Mid Wealth Management Company. First Mid is a \$7.8 billion community-focused organization that provides financial services including banking, insurance, wealth management, brokerage, and ag services through a network of locations in Illinois, Missouri, Texas, and Wisconsin, and a loan production office in Indiana. Together, our First Mid team takes great pride in providing

solutions and services to our customers and communities and has done so since 1865. More information about the Company is available on our website at www.firstmid.com. Our stock is traded in The NASDAQ Stock Market LLC under the ticker symbol “FMBH”. Member FDIC | Equal Housing Lender.

Investments and Insurance Products: Not a Deposit | Not Guaranteed by the Bank or its Affiliates | Not FDIC Insured | Not Insured by Any Federal Government Agency | May Go Down in Value.